

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS**

In Re: MALISSA WILCHER

Case No.: 07-23649

Debtor(s)

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CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/17/2007.
- 2) This case was confirmed on 04/14/2008.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 05/04/2009.
- 5) The case was dismissed on 06/08/2009.
- 6) Number of months from filing to the last payment: 15
- 7) Number of months case was pending: 22
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 1,295.00
- 10) Amount of unsecured claims discharged without payment \$.00
- 11) All checks distributed by the trustee to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$ 4,500.00
Less amount refunded to debtor	\$.00
NET RECEIPTS	\$ 4,500.00

Expenses of Administration:

Attorney's Fees Paid through the Plan	\$ 3,500.00
Court Costs	\$.00
Trustee Expenses and Compensation	\$ 345.59
Other	\$.00

TOTAL EXPENSES OF ADMINISTRATION **\$ 3,845.59**

Attorney fees paid and disclosed by debtor **\$.00**

Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
JEFFERSON CAPITAL SY	UNSECURED	NA	453.15	453.15	.00	.00
INTERNAL REVENUE SER	PRIORITY	12,470.00	9,621.54	9,621.54	630.14	.00
ROBERT J ADAMS & ASS	PRIORITY	3,500.00	NA	NA	.00	.00
ARMOR SYSTEMS CO	UNSECURED	140.00	NA	NA	.00	.00
CITY OF CHICAGO PARK	UNSECURED	1,810.00	1,340.00	1,340.00	.00	.00
CNAC IL 115	UNSECURED	5,590.00	NA	NA	.00	.00
CCA	UNSECURED	280.00	NA	NA	.00	.00
DEPENDON COLLECTION	UNSECURED	190.00	NA	NA	.00	.00
DEPENDON COLLECTION	UNSECURED	80.00	NA	NA	.00	.00
DAKOTA STATE BANK	UNSECURED	460.00	456.98	456.98	.00	.00
FIRST BANK OF DELWAR	UNSECURED	300.00	NA	NA	.00	.00
HARRIS	UNSECURED	125.00	NA	NA	.00	.00
ISAC	UNSECURED	8,715.00	8,737.95	8,737.95	.00	.00
INTERNAL REVENUE SER	UNSECURED	1,355.00	4,172.36	4,172.36	.00	.00
WALMART STORES	UNSECURED	745.00	742.84	742.84	.00	.00
KEVIN J HERMANEK	UNSECURED	5,900.00	NA	NA	.00	.00
NCO	UNSECURED	320.00	NA	NA	.00	.00
B-REAL LLC	UNSECURED	1,020.00	1,021.07	1,021.07	.00	.00
NCO	UNSECURED	270.00	NA	NA	.00	.00
PAUL D LAWENT	UNSECURED	240.00	NA	NA	.00	.00
PLAINS COMMERCE BANK	UNSECURED	245.00	NA	NA	.00	.00
OSI COLLECTIONS SVCS	UNSECURED	130.00	128.43	128.43	.00	.00
REWARDS 660	OTHER	NA	NA	NA	.00	.00

Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
SALLIE MAE SERVICING	OTHER	NA	NA	NA	.00	.00
SECRETARY OF STATE	OTHER	NA	NA	NA	.00	.00
STEVEN J FINK & ASSO	UNSECURED	1,485.00	NA	NA	.00	.00
UNITED COLLECTIONS	UNSECURED	225.00	222.00	222.00	.00	.00
URSZULA C KAMINSKI	UNSECURED	2,400.00	NA	NA	.00	.00
VISA	UNSECURED	460.00	NA	NA	.00	.00
ZENITH ACQUISITION	UNSECURED	80.00	NA	NA	.00	.00
ILLINOIS DEPT OF REV	PRIORITY	NA	273.93	273.93	17.94	.00
ILLINOIS DEPT OF REV	UNSECURED	NA	56.50	56.50	.00	.00
ROBERT J ADAMS & ASS	PRIORITY	NA	.00	6.33	6.33	.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
Secured Payments:			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	.00	.00	.00
Debt Secured by Vehicle	.00	.00	.00
All Other Secured	<u>.00</u>	<u>.00</u>	<u>.00</u>
TOTAL SECURED:	.00	.00	.00
Priority Unsecured Payments:			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	<u>9,901.80</u>	<u>654.41</u>	<u>.00</u>
TOTAL PRIORITY:	9,901.80	654.41	.00
GENERAL UNSECURED PAYMENTS:	17,331.28	.00	.00

Disbursements:

Expenses of Administration	\$ 3,845.59	
Disbursements to Creditors	\$ 654.41	
TOTAL DISBURSEMENTS:		\$ 4,500.00

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 10/08/2009

/s/ Tom Vaughn
Tom Vaughn, Chapter 13 Trustee

STATEMENT : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320. 4(a)(2) applies.